

NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE
2008 HOMEOWNERS INSURANCE PREMIUM COMPARISON
City of East Orange (Essex County)

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
AAA Mid-Atlantic Ins Co of NJ	\$633	\$172	\$195
All America Ins Co (Central Mutual of OH Group)	\$532	N/A	N/A
Allstate NJ Ins Co	\$628	\$118	\$166
American European Ins Co (Rutgers Group) (5)	\$680	N/A	\$373
American Fire & Casualty Co (Ohio Casualty Group)	\$810	N/A	\$337
American Home Assur Co (American International Group) (2)	\$716	\$144	\$217
American Ins Co (Allianz Group) (2)	\$847-\$1,131	N/A	N/A
American International Ins Co of NJ (American International Group) (3)	\$748	\$211	\$283
Amica Mutual Ins Co (1)	\$817-\$1,028	\$136-\$172	\$215-\$272
Armed Forces Ins Exchange (3)	\$509	N/A	\$127
Atlantic Mutual Ins Co (Atlantic Mutual Group) (4)	\$712	\$171	\$215
Balboa Ins Co	\$867-\$1,290	\$103	\$177
Bay State Ins Co (Andover Group)	\$959	\$150	\$212
Camden Fire Ins Assoc (OneBeacon Group)	\$394-\$516	\$139-\$189	\$189-\$230
Castlepoint Ins Co (Tower Group)	\$802-\$954	\$187-\$211	\$262-\$296
Centennial Ins Co (Atlantic Mutual Group) (4)	\$786	\$173	\$217
Central Mutual Ins Co (Central Mutual of OH Group)	\$679	\$161	\$205
Chubb Ins Co of NJ (Chubb Group) (2)	\$1,445	\$650	\$559
Citizens Ins Co of Amer (Hanover Insurance Group)	\$630	N/A	\$143
Cumberland Mutual Fire Ins Co	\$631-\$793	\$193	\$247
Electric Ins Co (3)	\$485-\$1,583	\$97	\$90
Empire Fire & Marine Ins Co	\$478-\$633	N/A	N/A
Encompass Ins Co of NJ (Encompass Group)	\$622-\$765	\$183-\$229	\$199-\$248
Encompass P&C Ins Co of NJ (Encompass Group)	\$513-\$1,268	\$159-\$432	\$170-\$457
Excelsior Ins Co	\$654	\$156	\$212
Farm Family Casualty Ins Co (3)	\$1,122	\$112	\$167
Farmers Ins Co of Flemington	\$697	\$205	\$266
Farmers Mutual Fire Ins Co of Salem Cty	\$923	\$148	\$282
Federal Ins Co (Chubb Group)	\$938	\$143	\$193
Fidelity Mohawk Ins Co (Franklin Mutual Group)	\$534-\$554	\$126	\$165
Fidelity National Prop and Cas Ins	\$409	\$122	\$167
Fireman's Fund Indemnity Corp (Allianz Group)	\$1,004	N/A	N/A
Fireman's Fund Ins Co (Allianz Group)	\$1,131	\$124-\$158	\$211-\$231
First American Property & Casualty Ins Co	N/A	\$232	N/A
First Trenton Indemnity Co (St. Paul Travelers Group) (4)	\$656	\$124	\$156
Fitchburg Mutual Ins Co	\$995	\$183	\$237
FMI Ins Co (Franklin Mutual Group)	\$438	N/A	\$156
Foremost Ins Co	\$1,075	N/A	N/A
Founders Ins Co	\$535-\$624	\$178	\$175
Franklin Mutual Ins Co (Franklin Mutual Group)	\$547	\$126	\$165
Germantown Ins Co (Philadelphia Contributionship Group) (2)	\$681	N/A	\$231
Graphic Arts Mutual Ins Co	\$655-\$956	\$100-\$160	\$191-\$219
Great Northern Ins Co (Chubb Group) (2)	\$1,445	\$604	\$521

- (1) Pays dividends
(2) Provides higher Bldg. limit
(3) Insures only members of certain groups or prof. assoc.
(4) Writing renewal business only
(5) Non-renewing
N/A Co. doesn't write form
Range indicates Co. has eligibility requirements in rating system

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Hanover Ins Co (Hanover Insurance Group)	\$966	\$129	\$169
Harleysville Ins Co of NJ	\$866-\$1,014	\$181-\$211	\$227-\$266
Hartford Underwriters Ins Co (The Hartford Group) (3) (4)	\$919	\$120	\$169
High Point Preferred Ins Co	\$823	\$161	\$175
Homesite Ins Co	\$748	\$211	\$283
IDS Property Casualty Ins Co	\$815	\$127	\$228
Liberty Mutual Fire Ins Co	\$503-\$1,837	\$121	\$210
Massachusetts Bay Ins Co (Hanover Insurance Group)	\$776	\$122	\$156
Mercer Ins Co of NJ Inc	\$588-\$791	\$227	\$236
Merchants Mutual Ins Co (Merchants Group)	\$950	\$236	\$245
Merchants Preferred Ins Co (Merchants Group)	\$680	N/A	\$373
Merrimack Mut Fire Ins Co (Andover Group)	\$1,030-\$1,461	\$157	\$218
Metropolitan Group Property & Casualty Ins Co	\$1,036	\$122	\$181
New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group) (1) (3)	\$712	\$75	\$138
New Jersey Re-Insurance Co (New Jersey Manufacturers Group)	\$841	\$86	\$162
Ohio Casualty Ins Co (Ohio Casualty Group)	\$1,195	\$173	\$254
Pacific Indemnity Co (Chubb Group)	\$938	\$143	\$193
Pennsylvania General Ins Co (OneBeacon Group) (4)	\$394-\$516	\$139-\$189	\$189-\$230
Philadelphia Contributionship Ins (Philadelphia Contributionship Group)	\$1,121	\$177	\$351
Preferred Mutual Ins Co	\$711	\$159	\$195
Preserver Ins Co (Tower Group) (5)	\$576	\$158	\$130
Proformance Ins Co	\$825	N/A	\$202
Property & Cas Ins Co Of Hartford (The Hartford Group) (3)	\$866	\$102	\$167
Providence Mutual Fire Ins Co	\$616-\$967	\$176	\$182
Public Service Mutual Ins Co	\$365	\$118	\$114
Quincy Mutual Fire Ins Co	\$743-\$924	\$139	\$179
Rutgers Cas Ins Co (Rutgers Group)	\$578-\$765	\$128-\$167	\$117-\$151
Selective Ins Co of Amer (Selective Group)	\$807	\$140	\$184
Selective Way Ins Co (Selective Group)	\$664	N/A	\$184
State Farm Fire and Casualty Co	\$845	\$115	\$235
Tokio Marine & Nichido Fire Ins Co Ltd	\$888	\$169	\$337
Tower Ins Co of NY (Tower Group)	\$802	N/A	\$264
Tower National Ins Co (Tower Group)	\$802-\$954	\$187-\$211	\$262-\$296
Travelers Auto Ins Co of NJ (St. Paul Travelers Group)	\$562	\$131	\$135
United Services Auto Association (USAA Group) (1) (3)	\$465-\$540	N/A	\$133-\$150
USAA Casualty Ins Co (USAA Group) (1) (3)	\$471-\$546	N/A	\$133-\$150
Vigilant Ins Co (Chubb Group) (2)	\$1,267	\$650	\$559
West American Ins Co (Ohio Casualty Group)	\$972	N/A	\$311

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